

Frequently Asked Questions for Borrowers about Mortgage Loan Servicing Document Translations

Will my mortgage loan be serviced in English?

Yes. You will receive all information and correspondence about the servicing of your mortgage loan in English. Servicing includes things such as

- processing your payments,
- handling your escrow account, and
- generally managing your loan.

How do I make sure I understand the servicing of my loan?

You should have someone you trust who is fluent in English review all loan-related documents with you. You also may want to contact a HUD Approved Housing Counselor for help in understanding issues about the servicing of your mortgage loan. You can find instructions on how to find a multi-lingual counselor at the end of this notice. [Ask us about our translation services.]

Do you provide non-English translations of the servicing documents?

Yes. We will provide versions of some servicing documents in certain non-English languages to help you with the information. Some of the documents that may be available in multiple languages include:

1. forms used for the routine servicing of your loan,
2. notices about servicing if your loan is transferred,
3. forms used only in the event your loan is delinquent, and
4. forms used if the terms of your loan are modified.

Do the non-English documents take the place of English language documents?

No. The official servicing documents you receive will be in English. Any non-English translations of these documents are for reference only and may not include specific information about your loan. If you need to sign any official documents during the term of your loan, the documents you sign will be in English.

How can I find a HUD Approved Housing Counselor that speaks my language?

You can find a list of HUD Approved Housing Counselors in your state at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

On the map, click on your state, and a list of HUD approved housing counselors in your state will appear. The languages the housing counselors speak are on the right side of the chart. You can narrow your search to housing counselors in your area that speak a particular language by clicking the phrase “Click here to narrow your search” above the map.

You can also call HUD at 800-569-4287 for assistance in locating a counselor.

More information about help with your mortgage can be found at the Consumer Financial Protection Bureau (CFPB) website:

- Spanish (Español): <http://www.consumerfinance.gov/es/>
- Chinese (中文): <https://www.consumerfinance.gov/language/zh/>
- Vietnamese (Tiếng Việt): <https://www.consumerfinance.gov/language/vi/>

<<LENDER LOGO>>

- Korean (한국어): <https://www.consumerfinance.gov/language/ko/>
- Tagalog (Filipino): <https://www.consumerfinance.gov/language/tl/>
- Russian (Русский): <https://www.consumerfinance.gov/language/ru/>
- Arabic (العربية): <https://www.consumerfinance.gov/language/ar/>
- Haitian Creole (Kreyòl Ayisyen): <https://www.consumerfinance.gov/language/ht/>